

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-14124-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Troy Allen Panfile  
146 Wilson Street  
Boonton, NJ 07005

Social Security No.:  
xxx-xx-5388

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 03/29/2018 and a confirmation hearing on such Plan has been scheduled for 5/10/2018.

The debtor filed a Modified Plan on 08/08/2018 and a confirmation hearing on the Modified Plan is scheduled for 9/13/2018 at 09:00 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: August 8, 2018  
JAN: dmc

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Troy Allen Panfile  
 Debtor

Case No. 18-14124-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 186

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Aug 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2018.

|           |   |
|-----------|---|
| db        | +Troy Allen Panfile, 146 Wilson Street, Boonton, NJ 07005-2235  |
| cr        | +Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853         |
| r         | +Joseph McGreevy, 73 Mountainview Boulevard, Wayne, NJ 07470-6709   |
| 517439240 | +American Express, POB 981537, El Paso, TX 79998-1537   |
| 517461245 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 517439236 | +Astor Realty Corporation, 700 Pennsylvania, Avenue, Lyndhurst, NJ 07071-1620   |
| 517439241 | +Bank of America, POB 15220, Wilmington, DE 19886-5220  |
| 517439243 | +Citi Com Lending CRP, POB 769004, San Antonio, TX 78245-9004   |
| 517491278 | +Deutsche Bank National Trust Company, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 Congress Ave, Suite # 100, Boca Raton Fl. 33487-2853 |
| 517364931 | +Deutsche Bank, as Trustee for GSAA Equii, attn: Udren Law Offices, 111 Woodcrest Road, Cherry Hill, NJ 08003-3620                    |
| 517439238 | +Harley Davidson Credit, 5505 N Cumberland, Avenue #301, Chicago, IL 60656-4761   |
| 517633828 | +Harley-Davidson Credit Corp, Rebecca A. Solarz, Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812   |
| 517404158 | +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013   |
| 517439245 | +Midland Funding LLC, Attn: Credit One Bank, POB 98875, Las Vegas, NV 89193-8875  |
| 517439246 | +Midland Funding, LLC, Attn: Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  |
| 517609059 | +NJ State Dept of Labor Wage & Hour Compl, 1 John Fitch Placa, POB 389, Trenton, NJ 08625-0389  |
| 517513696 | Ocwen Loan Servicing, LLC, ATTN: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605                                |
| 517439239 | +Ocwen Loan Servicing, LLC, POB 660264, Dallas, TX 75266-0264   |
| 517609060 | +TD Auto Finance, Attn: Deily & Glastetter, LLP, 8 Southwoods Blvd, Suite 207, Albany, NY 12211-2554                                  |
| 517439247 | TD Auto Finance, Clifton, NJ  |
| 517439249 | +The Port Authority of NY & NJ, Attn: Peter C. Merani, PC, 1001 Avenue of the Americas, Suite, 1800, New York, NY 10018-5515          |
| 517639278 | The Port Authority of New York and New Jersey, 4 WTC, 150 Greenwich St, 24th Floor, New York, NY 10007                                |
| 517491230 | +VNB Loan Services Inc, 747 Chestnut Ridge Road, Chestnut Ridge, NJ 10977-6224  |
| 517488307 | +VNS Loan Services Inc., 747 Chestnut Ridge Rd, Chestnut Ridge, NY 10977-6224   |
| 517439250 | +Valley National Bank, POB 954, Wayne, NJ 07474-0954  |
| 517609058 | +Valley National Bank, Attn: Schatzman Baker, 731 Alexander Road, Princeton, NJ 08540-6345  |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

|           |   |
|-----------|---|
| smg       | E-mail/Text: usanj.njbankr@usdoj.gov Aug 08 2018 23:34:15 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534   |
| smg       | +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 08 2018 23:34:12 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517439242 | E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 08 2018 23:40:07 Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238  |
| 517467802 | E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 08 2018 23:39:30 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083   |
| 517439244 | +E-mail/Text: ering@cbhv.com Aug 08 2018 23:34:07 Collection Bureau Hudson Valley, 155 N Plank Road, Newburgh, NY 12550-1748  |
| 517481368 | +E-mail/Text: bankruptcydpt@mcsmc.com Aug 08 2018 23:34:11 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  |
| 517431212 | E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 08 2018 23:39:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank (USA), N.A., POB 41067, Norfolk VA 23541                          |
| 517439248 | E-mail/Text: bankruptcy@td.com Aug 08 2018 23:34:18 TD Bank, N.A., POB 9547, Portland, ME 04112   |

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

|            |   |
|------------|---|
| 517439237* | +Deutsche Bank, as, Trustee for GSAA Equii, attn: Udren Law Offices, 111 Woodcrest Road, Cherry Hill, NJ 08003-3620 |
|------------|---|

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin  
Form ID: 186

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Total Noticed: 34

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 10, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2018 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor Deutsche Bank National Trust Company  
ajennings@rasflaw.com  
Denise E. Carlon on behalf of Creditor Harley-Davidson Credit Corp dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Harley-Davidson Credit Corp rsolarz@kmlawgroup.com  
Robert Wachtel on behalf of Debtor Troy Allen Panfile rwachtel@ronlevinelaw.com,  
irr72645@notify.bestcase.com  
Ronald I. LeVine on behalf of Debtor Troy Allen Panfile ronlevinelawfirm@gmail.com,  
irr72645@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7